

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Appn. No: 10/785,364  
Applicant: James E. Greenwood et al.  
Filed: February 23, 2004  
Title: RISK MANAGEMENT SYSTEM  
T.C./A.U.: 3692  
Examiner: Samica L. Norman  
Confirmation No.: 8973  
Docket No.: AFSI-100US

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Office Action dated October 2, 2007, please amend the above-identified application as follows:

- Amendments to the Specification** begin on page \_\_\_\_\_ of this paper.
- Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.
- Amendments to the Drawings** begin on page \_\_\_\_\_ of this paper and include an attached replacement sheet(s).
- Amendments to the Abstract** are on page \_\_\_\_\_ of this paper. A clean version of the Abstract is on page \_\_\_\_\_ of this paper.
- Remarks/Arguments** begin on page 9 of this paper.